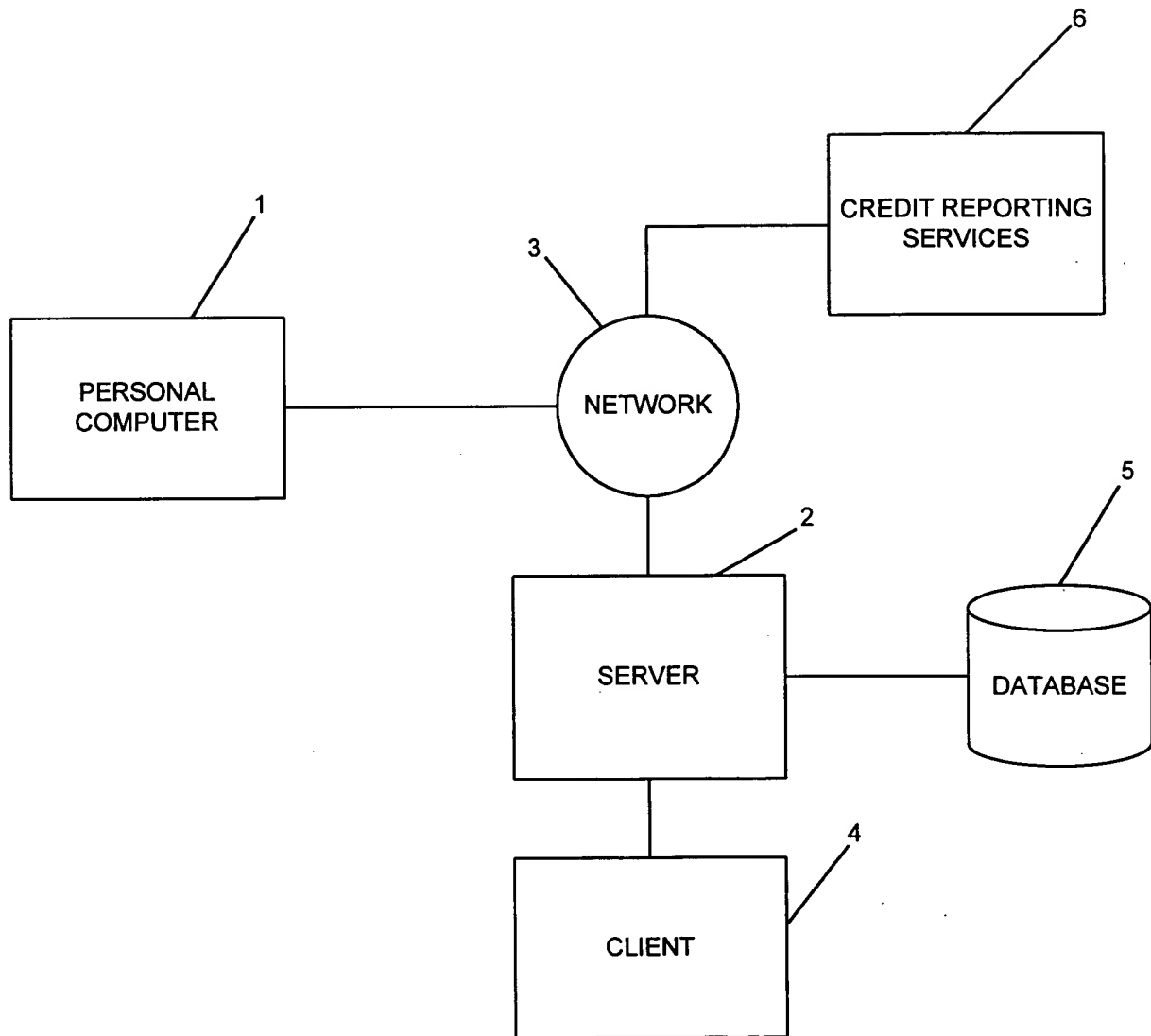


Figure 1



SECRET 0035460

BEST AVAILABLE COPY

Figure 2

SECRET 0085450

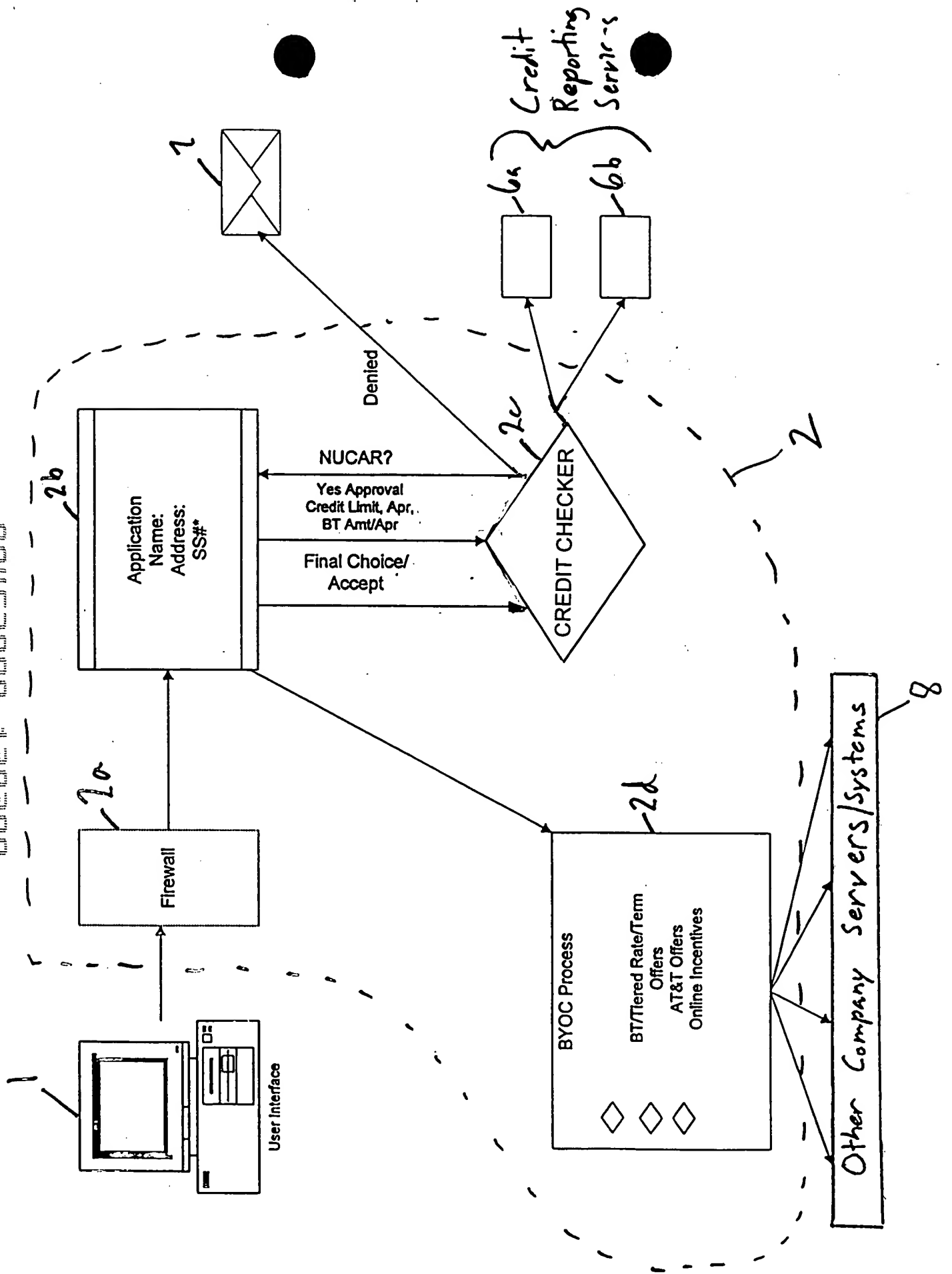


Figure 3

65027-00000000

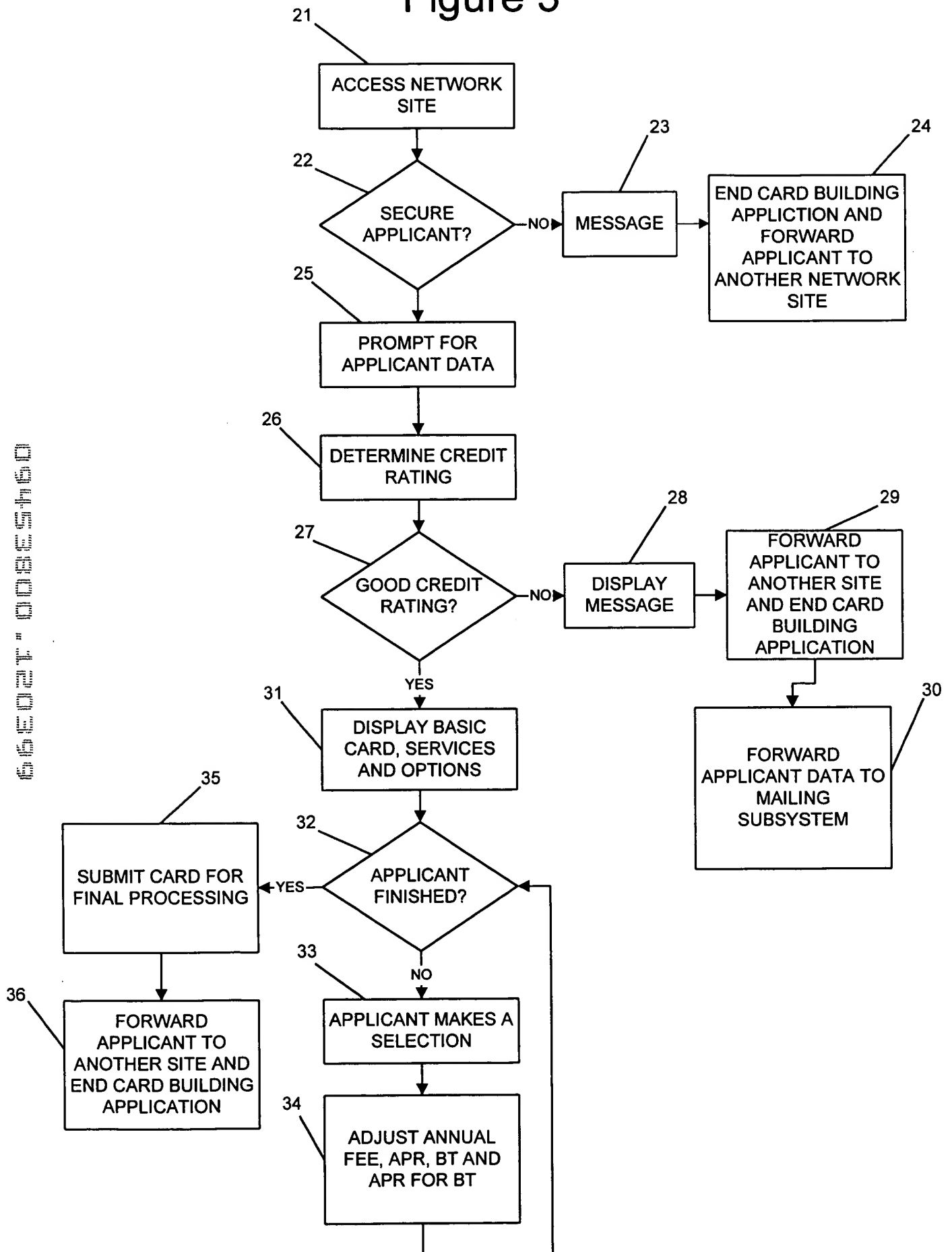
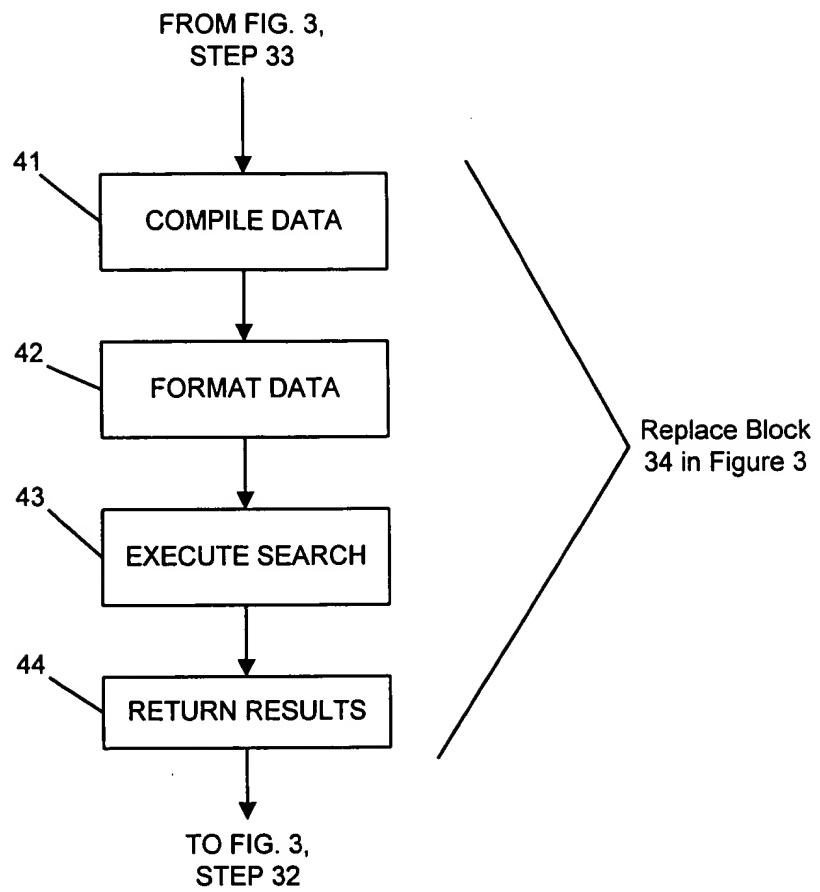


Figure 4



Welcome

About yourself (as you wish it to appear on your card)

First name:

Middle name:

Last name:

E-Mail:

Social security number: - -

Date of birth (month/day/year): / /

About your income

You do not need to include your spouse's income, alimony, child support, separate maintenance or other income unless you want us to consider it in connection with this application. Your total yearly income from all your sources must be at least \$25,000 to be considered for card membership.

Your total personal yearly income: \$

INSTANT APPLY

Figure 5

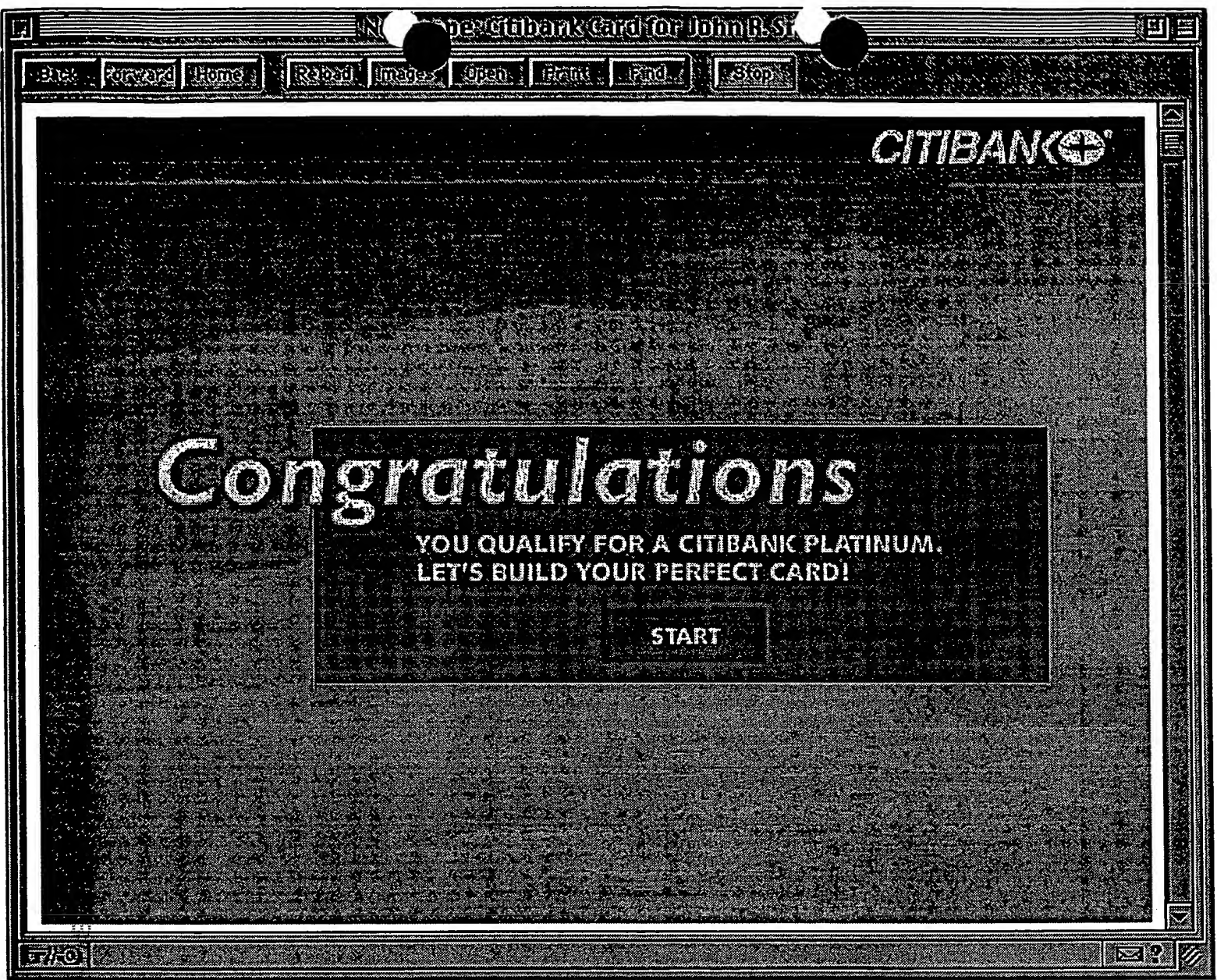


Figure 6

pe: Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD

CITIBANK



JOHN R. SMITH
6412 3456 7890 1234

ANNUAL FEE
\$85

APR
12.9%

CREDIT LIMIT
\$10,000

BTDEAL
\$3,000 @ 4%

SPECIAL OFFERS

AADVANTAGE AA

WHAT'S IN IT FOR YOU?

One mile for every dollar!

☒ AADVANTAGE AA

☐ DRIVER'S EDGE

☐ CALLING CARD

☐ ALL ELECTRONIC

☐ MASTERCARD

☐ VISA

☐ DINER'S CLUB

☐ PHOTO CARD

☐ LINKED CHECKING

☐ ONLINE BILL PAYING

☐ INVESTMENTS

☐ MORTGAGE

☐ SONY

☐ PHILIPS

RESET FINISH



http://206.30.91.20/citibankb/test.asp

Figure 7

One Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD

CITIBANK



JOHN R. SMITH
5412 3456 7890 1234

ANNUAL FEE
\$40

APR
12.9%

CREDIT LIMIT
\$10,000


HYDEAT
\$8,000e4%

SPECIAL OFFERS

DRIVER'S EDGE

WHAT'S IN IT FOR YOU?


Earn rebates on the car of your dreams.


☐ AADVANTAGE 


☐ DRIVER'S EDGE

☐ CALLING CARD

☐ ALL ELECTRONIC

☐ MASTERCARD 

☐ VISA 

☐ DINER'S CLUB 

☐ PHOTO CARD

☐ LINKED CHECKING

☐ ONLINE BILL PAYING

☐ INVESTMENTS

☐ MORTGAGE

☐ SONY

☐ PHILIPS

RESET

FINISH





 <http://206.30.91.20/citibankb/test.asp>  

Figure 8

ape: Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD

CITIBANK



JOHN R. SMITH
8412 3456 7890 1234
AT&T 890 123 4567

ANNUAL FEES
NONE

APR
12.9%

CREDIT LIMIT
\$10,000



RT DEAL
\$3,000 @ 4%


SPECIAL OFFERS
\$20 prepaid calling card


CALLING CARD

WHAT'S IN IT FOR YOU?

Add AT&T Calling Card with a 10% discount and NO surcharge. Get a \$20 prepaid card at sign-up.

☐ A ADVANTAGE 
☐ MASTERCARD 
☐ LINKED CHECKING
 ☐ SONY

☐ DRIVER'S EDGE
 ☐ VISA 
☐ ONLINE BILL PAYING
 ☐ PHILIPS

☒ CALLING CARD
 ☐ DINER'S CLUB 
☐ INVESTMENTS

☐ ALL ELECTRONIC
 ☐ PHOTO CARD
 ☐ MORTGAGE

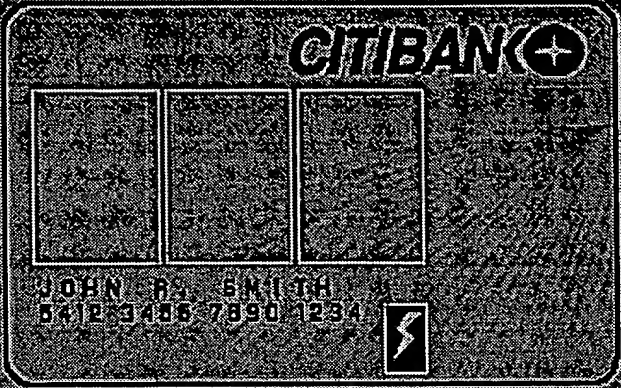
http://206.30.91.20/citibank/test.asp

Figure 9

pe: Citibank Card for John B. Smith

BUILD YOUR PERFECT CARD

CITIBANK



CITIBANK

JOHN B. SMITH
5412 3456 7890 1234

ANNUAL FEE
NONE

APR
11.9%

CREDIT LIMIT
\$10,000


BT DEAL
\$3,000 64%

SPECIAL OFFERS

ALL ELECTRONIC

WHAT'S IN IT FOR YOU?


1% off your APR and \$25 off your annual fee.


☐ AADVANTAGE 


☐ DRIVER'S EDGE

☐ CALLING CARD

☒ ALL ELECTRONIC

☐ MASTERCARD 

☐ VISA 

☐ DINER'S CLUB 

☐ PHOTO CARD

☐ LINKED CHECKING

☐ ONLINE BILL PAYING

☐ INVESTMENTS

☐ MORTGAGE

☐ SONY

☐ PHILIPS

RESET


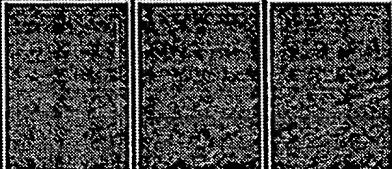

FINISH

http://206.30.91.20/citibankb/test.asp

Figure 10

ape Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD



JOHN R. SMITH
6412 3456 7890 1234



ANNUAL FEE
NONE

APR
12.9%

CREDIT LIMIT
\$10,000





BEST DEAL
\$3,000 @ 4%

SPECIAL OFFER

MASTERCARD 

WHAT'S IN IT FOR YOU?

Citibank Mastercard Platinum accepted at 14 million locations and loaded with features.*

<input type="radio"/> AADVANTAGE 	<input type="radio"/> MASTERCARD 	<input type="radio"/> LINKED CHECKING	<input type="radio"/> SONY
<input type="radio"/> DRIVER'S EDGE	<input type="radio"/> VISA 	<input type="radio"/> ONLINE BILL PAYING	<input type="radio"/> PHILIPS
<input type="radio"/> CALLING CARD	<input type="radio"/> DINER'S CLUB 	<input type="radio"/> INVESTMENTS	
<input type="radio"/> ALL ELECTRONIC	<input type="radio"/> PHOTO CARD	<input type="radio"/> MORTGAGE	

RESET FINISH


http://206.30.91.20/citibankb/test.asp#

Figure 11

pe: Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD

CITIBANK



CITIBANK

JOHN R. SMITH
6412 3456 7890 1234

VISA

ANNUAL FEE
NONE

APR
12.9%

CREDIT LIMIT
\$10,000

REDEAL
\$3,000 @ 4%

SPECIAL OFFERS

VISA

WHAT'S IN IT FOR YOU?

Citibank VISA Platinum accepted at 12 million locations and loaded with features.*

☐ AADVANTAGE

☐ DRIVER'S EDGE

☐ CALLING CARD

☐ ALL ELECTRONIC

☐ MASTERCARD

☐ VISA

☐ DINER'S CLUB

☐ PHOTO CARD

☐ LINKED CHECKING

☐ ONLINE BILL PAYING

☐ INVESTMENTS

☐ MORTGAGE

☐ SONY

☐ PHILIPS

RESET FINISH

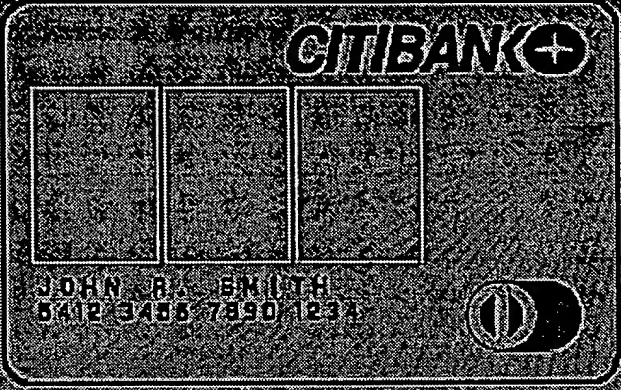
http://206.30.91.20/citibankb/test.asp

Figure 12

Apex Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD

CITIBANK



CITIBANK

JOHN R. SMITH
5412 3456 7890 1234

ANNUAL FEE
NONE

APR
12.9%

CREDIT LIMIT
\$10,000

BEST DEAL
\$3,000 @ 4%

SPECIAL OFFERS

DINER'S CLUB

WHAT'S IN IT FOR YOU?

Accepted at millions of locations
for the discerning business traveler.

☐ AADVANTAGE

☐ DRIVER'S EDGE

☐ CALLING CARD

☐ ALL ELECTRONIC

☐ MASTERCARD

☐ VISA

☐ DINER'S CLUB

☐ PHOTO CARD

☐ LINKED CHECKING

☐ ONLINE BILL PAYING

☐ INVESTMENTS

☐ MORTGAGE

☐ SONY

☐ PHILIPS

RESET FINISH

http://206.30.91.20/citibank/test.asp

Figure 13

One Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD

CITIBANK



JOHN R. SMITH
5412 3456 7890 1234

ANNUAL FEE
NONE

APR ANNUAL PERCENTAGE RATE
12.9%

CREDIT LIMIT
\$10,000

STANDARD RATE
\$3,000 @ 4%

SPECIAL OFFERS

PHOTO CARD

WHAT'S IN IT FOR YOU?

Security with your smile.

<input type="radio"/> AADVANTAGE 	<input type="radio"/> MASTERCARD 	<input type="radio"/> LINKED CHECKING	<input type="radio"/> SONY
<input type="radio"/> DRIVER'S EDGE	<input type="radio"/> VISA 	<input type="radio"/> ONLINE BILL PAYING	<input type="radio"/> PHILIPS
<input type="radio"/> CALLING CARD	<input type="radio"/> DINER'S CLUB 	<input type="radio"/> INVESTMENTS	
<input type="radio"/> ALL ELECTRONIC	<input type="radio"/> PHOTO CARD	<input type="radio"/> MORTGAGE	

RESET FINISH

http://206.50.91.20/citibank/test.asp

Figure 14

http://206.30.91.20/citibank/test.asp

Build Your Perfect Card

CITIBANK

CITIBANK

JOHN R. SMITH
5412 3456 7890 1234

ANNUAL FEE
NONE

APR
11.9%

CREDIT LIMIT
\$10,000


BEST DEAL
\$3,000 @ 4%

SPECIAL OFFERS
Free Checking

LINKED CHECKING

WHAT'S IN IT FOR YOU?

Free checking and \$25 off your annual fee!

☐ AADVANTAGE 

☐ DRIVER'S EDGE

☐ CALLING CARD

☐ ALL ELECTRONIC

☐ MASTERCARD 

☐ VISA 

☐ DINER'S CLUB 

☐ PHOTO CARD

☐ LINKED CHECKING

☐ ONLINE BILL PAYING

☐ INVESTMENTS

☐ MORTGAGE

☐ SONY

☐ PHILIPS

RESET FINISH


http://206.30.91.20/citibank/test.asp

Figure 15

pe: Citibank Card for John B. Smith

BUILD YOUR PERFECT CARD

CITIBANK



CITIBANK

JOHN B. SMITH
6412 3456 7890 1234

ANNUAL FEE
NONE

APR
12.9%

CREDIT LIMIT
\$10,000


RATE
\$3,000 @ 4%

SPECIAL OFFER
3 Months Free Service

BILL PAYING

WHAT'S IN IT FOR YOU?


Receive & pay your bills online. Save time, money and get 3 months free service.


☐ AAADVANTAGE 


☐ DRIVER'S EDGE

☐ CALLING CARD

☐ ALL ELECTRONIC

☐ MASTERCARD 

☐ VISA 

☐ DINER'S CLUB 

☐ PHOTO CARD

☐ LINKED CHECKING

☒ ONLINE BILL PAYING

☐ INVESTMENTS

☐ MORTGAGE

☐ SONY

☐ PHILIPS

RESET

FINISH

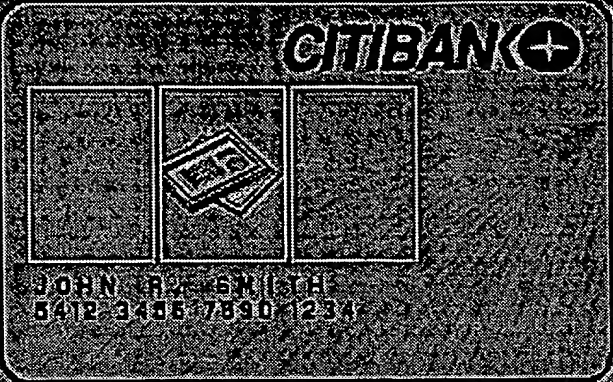
http://206.30.91.20/citibankb/test.asp

Figure 16

ape: Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD

CITIBANK



CITIBANK

JOHN R. SMITH
5412 3456 7890 1234

ANNUAL FEE
NONE

APR
12.9%

CREDIT LIMIT
\$10,000

BT DEAL
\$3,000 @ 4%

SPECIAL OFFERS
NO ANNUAL FEE

INVESTMENT

WHAT'S IN IT FOR YOU?

Full service online brokerage. No fee IRA's.

☐ AADVANTAGE AXA
 ☐ DRIVER'S EDGE
 ☐ CALLING CARD
 ☐ ALL ELECTRONIC

☐ MASTERCARD MEX
 ☐ VISA VISA
 ☐ DINER'S CLUB
 ☐ PHOTO CARD

☐ LINKED CHECKING
 ☐ ONLINE BILL PAYING
 ☐ INVESTMENTS
 ☐ MORTGAGE

☐ SONY
 ☐ PHILIPS

http://206.30.91.20/citibankb/test.asp#

Figure 17

es Citibank Card for John B. Smith

BUILD YOUR PERFECT CARD

CITIBANK

CITIBANK

P

JOHN B. SMITH

5412 0456 7890 1234

ANNUAL FEE

NONE

APR

11.9%

CREDIT LIMIT

\$10,000

BIG DEAL

\$8,000 @ 4%

SPECIAL OFFERS

MORTGAGE

WHAT'S IN IT FOR YOU?

Reduce your APR by 1% when you refinance.

☐ AADVANTAGE

☐ DRIVER'S EDGE

☐ CALLING CARD

☐ ALL ELECTRONIC

☐ MASTERCARD

☐ VISA

☐ DINER'S CLUB

☐ PHOTO CARD

☐ LINKED CHECKING

☐ ONLINE BILL PAYING

☐ INVESTMENTS

☐ MORTGAGE

☐ SONY

☐ PHILIPS

RESET

FINISH

http://206.30.91.20/citibank/test.asp

Figure 18

ope: citibank card for John R. Sm

BUILD YOUR PERFECT CARD

CITIBANK

SONY

CITIBANK

JOHN R. SMITH

6412 3456 7890 1234

ANNUAL FEE

NONE

APR

12.9%

CREDIT LIMIT

\$10,000

BTDEAL

\$3,000e4%

SPECIAL OFFERS

3 free CDs

SONY

WHAT'S IN IT FOR YOU?

CDs, movies and more as you use the card.
Start with 3 free CDs!

☐ AADVANTAGE AA

☐ DRIVER'S EDGE

☐ CALLING CARD

☐ ALL ELECTRONIC

☐ MASTERCARD

☐ VISA

☐ DINER'S CLUB

☐ PHOTO CARD

☐ LINKED CHECKING

☐ ONLINE BILL PAYING

☐ INVESTMENTS

☐ MORTGAGE

☐ SONY

☐ PHILIPS

RESET

FINISH

http://206.30.91.20/citibank/test.asp

Figure 19

ape Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD

CITIBANK

PHILIPS MAGNACORD

CITIBANK

JOHN R. SMITH
5412 3456 7890 1234

ANNUAL FEE
NONE

APR
12.9%

CREDIT LIMIT
\$10,000

BT DEAL
\$3,000 64%

SPECIAL OFFERS
Free DVD Title

PHILIPS MAGNACORD

WHAT'S IN IT FOR YOU?

Earn rebates on the electronic equipment of your dreams.

☐ A ADVANTAGE **AXA**

☐ DRIVER'S EDGE

☐ CALLING CARD

☐ ALL ELECTRONIC

☐ MASTERCARD **MASTERCARD**

☐ VISA **VISA**

☐ DINER'S CLUB **DINER'S CLUB**

☐ PHOTO CARD

☐ LINKED CHECKING

☐ ONLINE BILL PAYING

☐ INVESTMENTS

☐ MORTGAGE

☐ SONY

☐ PHILIPS

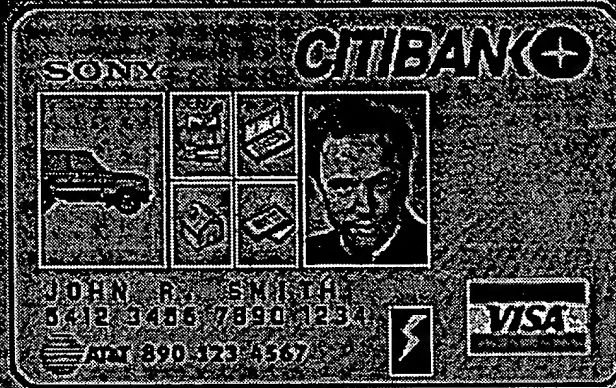
RESET **FINISH**

<http://206.30.91.20/citibankb/test.asp>

Figure 20

BUILD YOUR PERFECT CARD

CITIBANK



ANNUAL FEE

NONE

APR

9.9%

CREDIT LIMIT

\$10,000

IDEAL

\$3,000 6.4%

SPECIAL OFFERS

- \$20 prepaid calling
- Free Checking
- 3 Months Free Service
- No Fee IRA
- 3 Free CDs

DINER'S CLUB

WHAT'S IN IT FOR YOU?

Accepted at millions of locations
for the discerning business traveler.

☐ AADVANTAGE



☐ DRIVER'S EDGE

☐ CALLING CARD

☐ ALL ELECTRONIC

☐ MASTERCARD



☐ VISA



☐ DINER'S CLUB



☐ PHOTO CARD

☐ LINKED CHECKING

☐ ONLINE BILL PAYING

☐ INVESTMENTS

☐ MORTGAGE

☐ SONY

☐ PHILIPS

RESET

FINISH

Figure 21

Super Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD

CITIBANK

ANNUAL FEE
\$35

APR
8.9%

CREDIT LIMIT
\$10,000

BT DEAL
\$3,000 @ 4%

SPECIAL OFFERS
☐ Free Checking
☐ 3 Year CDs
☐ Free DVD Title

CALLING CARD

WHAT'S IN IT FOR YOU?

Add AT&T Calling Card with a 10% discount and NO surcharge. Get a \$20 prepaid card at sign-up.

<input type="radio"/> AADVANTAGE	<input type="radio"/> MASTERCARD	<input type="radio"/> LINKED CHECKING	<input type="radio"/> SONY
<input type="radio"/> DRIVER'S EDGE	<input type="radio"/> VISA	<input type="radio"/> ONLINE BILL PAYING	<input type="radio"/> PHILIPS
<input type="radio"/> CALLING CARD	<input type="radio"/> DINER'S CLUB	<input type="radio"/> INVESTMENTS	
<input type="radio"/> ALL ELECTRONIC	<input type="radio"/> PHOTO CARD	<input type="radio"/> MORTGAGE	

RESET **FINISH**

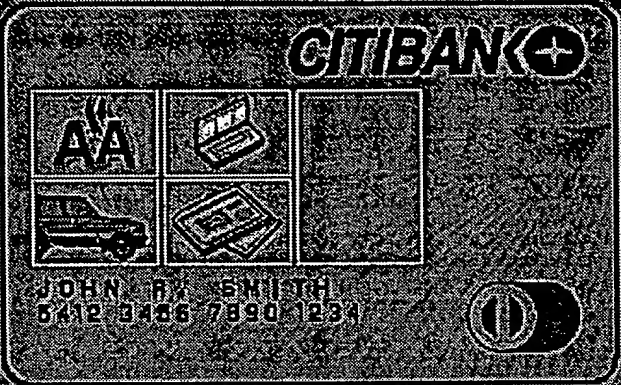
<http://206.30.91.20/citibankb/test.asp>

Figure 22

IN Name: Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD

CITIBANK



ANNUAL FEE
\$125

APR
12.9%

CREDIT LIMIT
\$10,000


BT DEADLINE
\$8,000e4%

SPECIAL OFFERS
☐ 3 Month Free Service
☐ No Fee IRA

BILL PAYING

WHAT'S IN IT FOR YOU?


Receive & pay your bills online. Save time, money and get 3 months free service.


☐ AADVANTAGE 


☐ DRIVER'S EDGE

☐ CALLING CARD

☐ ALL ELECTRONIC

☐ MASTERCARD 

☐ VISA 

☐ DINER'S CLUB 

☐ PHOTO CARD

☐ LINKED CHECKING

☐ ONLINE BILL PAYING

☐ INVESTMENTS

☐ MORTGAGE

☐ SONY

☐ PHILIPS

RESET

FINISH

http://206.30.91.20/citibankb/test.asp

Figure 23

BUILD YOUR PERFECT CARD

CITIBANK



ANNUAL FEE

APR

CREDIT LIMIT

FINANCE

SPECIAL OFFERS
☐ 3 Months Free Trial
☐ NO FEE IRA
☐ Free Checking
☐ Free DVD Title

MORTGAGE

Reduce your APR by 1% when you refinance.

WHAT'S IN IT FOR YOU?

- | | | | |
|--------------------------------------|------------------------------------|--|-------------------------------|
| <input type="radio"/> AADVANTAGE | <input type="radio"/> MASTERCARD | <input type="radio"/> LINKED CHECKING | <input type="radio"/> SONY |
| <input type="radio"/> DRIVER'S EDGE | <input type="radio"/> VISA | <input type="radio"/> ONLINE BILL PAYING | <input type="radio"/> PHILIPS |
| <input type="radio"/> CALLING CARD | <input type="radio"/> DINER'S CLUB | <input type="radio"/> INVESTMENTS | |
| <input type="radio"/> ALL ELECTRONIC | <input type="radio"/> PHOTO CARD | <input type="radio"/> MORTGAGE | |

RESET


FINISH

Figure 24

ape Citibank Card for John R. Smith

BUILD YOUR PERFECT CARD

CITIBANK



PHILIPS MAGNETIC
SONY
CITIBANK

AA

JOHN R. SMITH
5412 3456 7890 1234
ATM 890 123 4567

MasterCard

ANNUAL FEE

\$75

APR

9.9%

CREDIT LIMIT

\$10,000

BT DEAL

\$3,000 @ 4%

SPECIAL OFFERS

- \$20 prepaid calling
- Free Checking
- 9 Months Free Service
- 408 Fee IRA
- 3 Free CDs
- Free DVD Title

VISA

WHAT'S IN IT FOR YOU?

Citibank VISA Platinum accepted at 12 million locations and loaded with features.*

- AA ADVANTAGE
- DRIVER'S EDGE
- CALLING CARD
- ALL ELECTRONIC

- MASTERCARD
- VISA
- DINER'S CLUB
- PHOTO CARD

- LINKED CHECKING
- ONLINE BILL PAYING
- INVESTMENTS
- MORTGAGE

- SONY
- PHILIPS

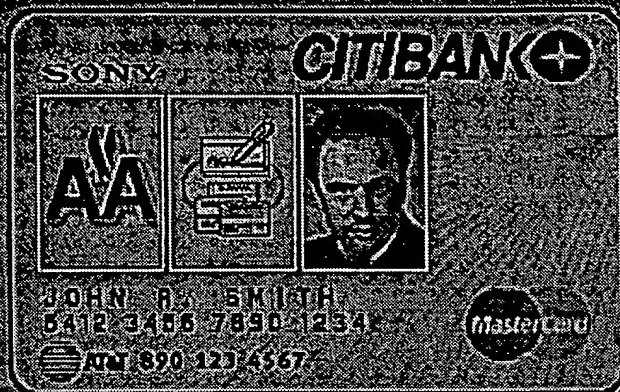
RESET FINISH

http://206.30.91.20/citibankb/test.asp

Figure 25

HERE'S YOUR CARD:

CITIBANK



PLATINUM MASTERCARD

YOUR DEAL:

ANNUAL FEE	\$60
APR	12.99%
CREDIT LIMIT	\$10,000
BT DEAL	\$3000 0.4%

YOUR FEATURES:

► AADVANTAGE

The Citibank AAdvantage card lets you earn one American Airlines® AAdvantage mile for you spend on purchases. Use your every dollar Citibank AAdvantage card for the things you'd be buying anyway and watch the miles add up.

► CALLING CARD

When you add the AT&T Calling Card feature, you receive a 10% discount on all eligible calls. There's no easier way to stay in touch when you're away from home.

► PHOTO CARD

Show off your smile and your security sense with your Citibank Photocard. With your face on the front, your Citibank Photocard is harder to use when it's not in your hands.

► SONY

The Sony Card from Citibank is your ticket to great electronics, music and more. Every dollar you charge earns you one Reward Point. Points can be redeemed for free Sony products.

YOUR CITI CONNECTIONS:

► LINKED CHECKING

Free checking with a low minimum balance. Plus the convenience of having one statement with all your Citibank account information.

YOUR SPECIAL OFFERS:

► \$20 PRE-PAID CALLING

► 3 FREE CDS

► FREE CHECKING

Figure 26

Figure 27

270

Company A Insurance

271

Type of Insurance	Amount	Yearly Fees	Account No.
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

272

Applicant Name Applicant Number

273

HOME <input type="radio"/>	276 Personal Injury and Property	277 Auto Collision Deductible	278 Auto Comprehensive	Life \$10,000 <input type="radio"/>
RENTER'S <input type="radio"/>	10/20/10 <input type="radio"/>	\$100 <input type="radio"/>	\$10,000 <input type="radio"/>	\$20,000 <input type="radio"/>
\$10,000 <input type="radio"/>	20/50/20 <input type="radio"/>	\$200 <input type="radio"/>	\$20,000 <input type="radio"/>	\$30,000 <input type="radio"/>
\$20,000 <input type="radio"/>	100/75/100 <input type="radio"/>	\$300 <input type="radio"/>	\$30,000 <input type="radio"/>	\$40,000 <input type="radio"/>
\$30,000 <input type="radio"/>	200/100/200 <input type="radio"/>			\$50,000 <input type="radio"/>
\$40,000 <input type="radio"/>				\$60,000 <input type="radio"/>
\$50,000 <input type="radio"/>				\$70,000 <input type="radio"/>
\$60,000 <input type="radio"/>				
\$70,000 <input type="radio"/>				
\$80,000 <input type="radio"/>				
\$90,000 <input type="radio"/>				
\$100,000 <input type="radio"/>				
\$200,000 <input type="radio"/>				
\$300,000 <input type="radio"/>				

274

280 Phone Service From Company X ☐

281 Invest With Company Y ☐

282 Automatic Payment ☐

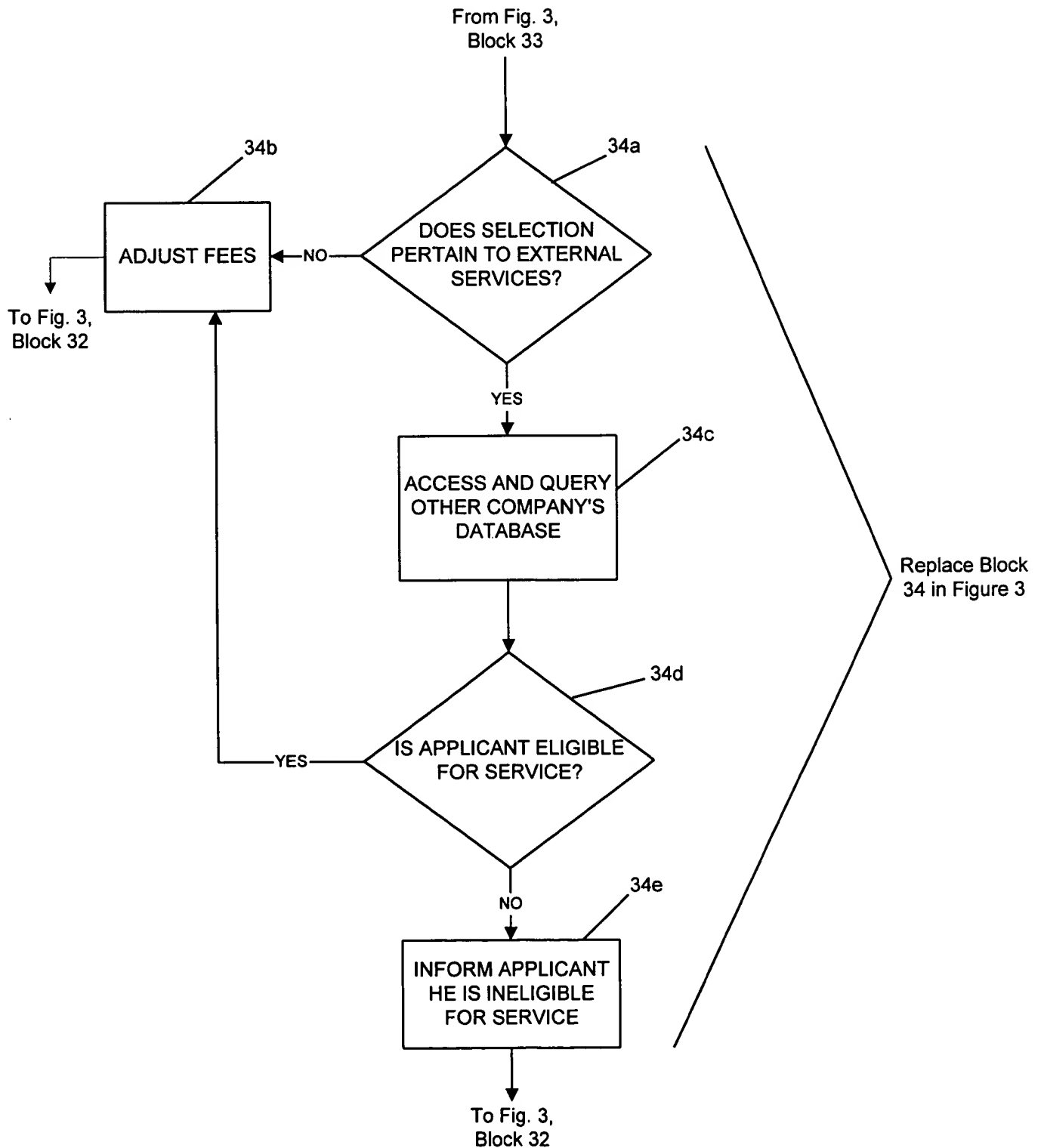
283 RESET

284 FINISH

285

EXPLANATION:

Figure 28



SECRET - 0085450

Figure 29

290

Company C Communications

291

Applicant Name

Applicant Number

Monthly Charge

292 Telephone ☐

295 Internet Access ☐

296 Television ☐

Call-Waiting ☐

Call-Forwarding ☐

Caller-ID ☐

Messaging ☐

298 Credit Card From Company Z ☐

293 Paging ☐

294 Mobile Telephone ☐

299 Automatic Payment ☐

Land-Line Charges/min.

Mobile Phone Charges/min

Internet Charges/hr.

Television Charges/movie

297

285 EXPLANATION:

283 RESET

284 FINISH

SECRET 0085450

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